

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: BRANDON GINGRICH § Case No. 1:15-bk-00866
REBECCA GINGRICH §
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/05/2015.
 - 2) The plan was confirmed on 07/23/2015.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/29/2015, 10/27/2015.
 - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
 - 5) The case was completed on 10/17/2018.
 - 6) Number of months from filing or conversion to last payment: 43.
 - 7) Number of months case was pending: 50.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$14,640.00.
 - 10) Amount of unsecured claims discharged without full payment: \$13,311.39.
 - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 87,350.00
Less amount refunded to debtor(s)	\$ 1,448.41
NET RECEIPTS	\$ 85,901.59

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,326.51
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 5,389.15
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 10,715.66
Attorney fees paid and disclosed by debtor(s):	\$ 1,495.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GARY J. IMBLUM, ESQUIRE	Lgl	0.00	2,321.51	6,821.51	5,326.51	0.00
DISCOVER	Uns	13,622.00	13,622.91	13,622.91	13,622.91	0.00
ECMC	Uns	21,557.00	22,265.84	22,265.84	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	241.00	241.16	241.16	241.16	0.00
PSECU	Uns	20,031.00	19,892.77	19,892.77	19,892.77	0.00
PSECU	Sec	35,805.00	35,339.99	35,339.99	0.00	0.00
BECKET & LEE	Uns	2,929.00	2,929.38	2,929.38	2,929.38	0.00
BASS & ASSOCIATES	Uns	9,280.00	9,280.98	9,280.98	9,280.98	0.00
BASS & ASSOCIATES	Uns	0.00	1,487.18	1,487.18	1,487.18	0.00
ALTRA FCU	Uns	2,680.00	2,707.40	2,707.40	2,707.40	0.00
BECKET & LEE	Uns	2,893.00	2,893.75	2,893.75	2,893.75	0.00
PNC BANK	Sec	213,964.00	213,702.72	213,702.72	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	399.71	399.71	399.71	0.00
RECOVERY MANAGEMENT	Uns	134.00	130.31	130.31	130.31	0.00
RECOVERY MANAGEMENT	Uns	134.00	134.52	134.52	134.52	0.00
PORTFOLIO RECOVERY	Uns	6,923.00	6,923.38	6,923.38	6,923.38	0.00
PORTFOLIO RECOVERY	Uns	10,025.00	10,025.22	10,025.22	10,025.22	0.00
PORTFOLIO RECOVERY	Uns	4,089.00	4,089.57	4,089.57	4,089.57	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PORTFOLIO RECOVERY	Uns	394.00	427.69	427.69	427.69	0.00
AMERICAN EDUCATION SERVICE	Uns	16,140.00	15,866.15	0.00	0.00	0.00
BANK OF AMERICA	Uns	953.00	NA	NA	0.00	0.00
CHASE CARD	Uns	964.00	NA	NA	0.00	0.00
HERSHEY MEDICAL CENTER	Uns	1,088.39	NA	NA	0.00	0.00
LARRY AND SUSAN BYRD	Uns	6,000.00	NA	NA	0.00	0.00
SEARS	Uns	3,907.00	NA	NA	0.00	0.00
WOLFE'S FURNITURE	Uns	399.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 213,702.72	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 35,339.99	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 249,042.71	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 97,451.77	\$ 75,185.93	\$ 0.00

Disbursements:

Expenses of Administration	\$ 10,715.66
Disbursements to Creditors	\$ 75,185.93
TOTAL DISBURSEMENTS:	\$ 85,901.59

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/08/2019

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.